

In re:
Daniel A Formica
Marcie A Formica
Debtors

Case No. 19-17854-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Dec 29, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2021:

Recip ID **Recipient Name and Address**
db/jdb + Daniel A Formica, Marcie A Formica, 1146 School House Lane, Quakertown, PA 18951-2453

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2021 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
JEROME B. BLANK	on behalf of Creditor PNC BANK NA paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. paeb@fedphe.com
JOHN L. MCCLAIN	on behalf of Debtor Daniel A Formica aaamclain@aol.com edpabankcourt@aol.com
JOHN L. MCCLAIN	on behalf of Joint Debtor Marcie A Formica aaamclain@aol.com edpabankcourt@aol.com
MARIO J. HANYON	

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on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. wbef@brockandscott.com,
mario.hanyon@brockandscott.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK NA bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. bkgroup@kmllawgroup.com, rsolarz@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, et.al. tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Daniel A. Formica
Marcie A. Formica fka Marcie Carr

CHAPTER 13

PNC BANK, NATIONAL ASSOCIATION

NO. 19-17854 AMC

Movant
vs.

Daniel A. Formica
Marcie A. Formica fka Marcie Carr

11 U.S.C. Section 362

Scott F. Waterman, Esquire
Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,180.46**, which breaks down as follows;

Post-Petition Payments:	October 2021 to December 2021 at \$1,396.54/month
Suspense Balance:	\$47.16
Fees & Costs Relating to Motion:	\$1,038.00
Total Post-Petition Arrears	\$5,180.46

2. The Debtor(s) shall cure said arrearages in the following manner;
 - a). Beginning on January 1, 2022 and continuing through June 1, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,396.54** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$863.41** towards the arrearages on or before the last day of each month at the address below;

PNC BANK, N.A.
PAYMENT SERVICES, 3232 NEWMARK DRIVE
MIAMISBURG, OH 45342

- b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: December 7, 2021

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: December 20, 2021

/s/ John L. McClain, Esquire
John L. McClain, Esquire
Attorney for Debtors

Date: December 27, 2021

/s/ Ann E. Swartz, Esquire, for

Scott F. Waterman, Esquire
Chapter 13 Trustee

Approved by the Court this ____ day of _____, 2021. However, the court
retains discretion regarding entry of any further order.



Date: December 29, 2021

Bankruptcy Judge
Ashely M. Chan